

CENTURY 21 Affiliated Matching Agent Retirement Fund Plan Details—

Why a Nonqualified Deferred Compensation Plan?

1. Pre-tax deferral of compensation for eligible participants.
2. Tax-deferred retirement savings.
3. Customizable fund management.

How Deferrals & Contributions work?

Deferral elections are generally irrevocable & do not rollover.

Thus, active deferral elections must be made each year.

1. Commissions Deferrals
 - Minimum: \$25 Per Close
 - Maximum: \$2,000 Per Close
2. Company Match
 - Per Close Maximum: \$100
 - Per Year Maximum: \$2,000

How Vesting & Distributions work?

Vesting

1. Participant deferral contributions have a 100% vesting schedule.
2. Company matching contributions will start vesting, 20% a year, in the sixth year following the commencement of your participation in the plan.
Vesting Example: A participant that begins deferring in 2019 will be 20% vested in their company matching contributions in 2024, 40% vested in 2025, etc.

Distributions

1. Lump Sum of vested amount (deferrals + contributions +/- investment gains/losses) within 90 days of agent retirement or separation.

Questions?

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